

EXHIBIT “A”

Pentagroup Financial, LLC

5959 Corporate Drive, Suite 1400

Houston, Texas 77036

Toll Free: (800) 997-5339

Houston Local: (832) 615-2281



OCTOBER 19TH, 2010



S *****AUTO***MIXED AADC 350
26781-190/15311374090808862/1490 202

MATTHEW JENKINS
116 MILBROS LN
MOORESVILLE, NC 28117-5410

10



13632

13632

RE: **Current Creditor:** CACH, LLC
Original Creditor: AMERICAN EXPRESS BANK FSB
Current Balance Due: \$23,199.14
Current Account No.: 15311374090808862
Original Account No.: 371731673182003

Dear MATTHEW JENKINS:

Pentagroup Financial, LLC has been hired by the above referenced Current Creditor to contact you regarding the above referenced debt. Please be advised that the Current Creditor listed above has purchased the above referenced debt from the Original Creditor listed above. As of the date of this letter the Current Creditor's records indicate that the Balance Due remains unpaid.

If payment is not made in a timely manner, further collection activity may be instituted. Your prompt attention to this matter will be appreciated.

If you have any questions or wish to discuss your account with one of our courteous and friendly representatives, please call us at the toll free number listed above.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This is a communication from a debt collector.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original credit grantor, if different from the current credit grantor.

North Carolina Department of Insurance Permit Number 3748

indis-nc